

BOOK

1 PAGE 260

or grantor of the mortgage or deed of trust being foreclosed.

Date: December 31, 1981

STANDARD FEDERAL SAVINGS AND LOAN  
ASSOCIATION

By: Janet R. Gregory  
Janet R. Gregory  
Its: Assistant Vice President

481 North Frederick Avenue  
Gaithersburg, Maryland 20877

ACKNOWLEDGEMENT

STATE OF MARYLAND

COUNTY OF Montgomery

Before me, Notary Public in and for the jurisdiction  
aforesaid, personally appeared this date, Janet R. Gregory  
personally well known (or satisfactorily proven) to me to be the  
Assistant Vice President of Standard Federal Savings and Loan Association  
, who, being first duly sworn, did  
acknowledge that he/she executed said Instrument as the free act  
for the uses and purposes therein contained.

WITNESS my hand and official seal this 31st day of  
December, 1981.

Billie Ann McKean  
Billie Ann McKean Notary Public

My Commission expires the  
1st day of July, 198 2.

(NOTARIAL SEAL)

William G. Kolar & Linda C. Kolar  
58-028522

BERNSTEIN & FELDMAN, P.A.  
STATION PLAZA WEST  
126 WEST STREET  
ANNAPOLIS, MARYLAND 21401